From: Lavonna Arms lrarms4x@yahoo.com Sent: Wednesday, February 17, 2010 9:03 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

It is my understanding that one of the proposed changes you are considering would radically lower Forex leverage from 100:1 to 10:1 for all NFA and CFTC regulated Forex firms. The impact of these new requirements for an individual FOREX trader could be significant.

I have started with a very small account and currently trade 1 micro lot per trade with the intention of increasing the size of each trade as my account grows. If you reduce the leverage, I won't have enough money in my account to continue trading. I have invested a lot of time and money to learn how to trade the Forex market. What attracted me to the Forex market was the fact that I could start with a small account and gradually build it up over time. If you reduce the leverage, I won't have enough money in my account to continue trading.

I understand the risks of trading the Forex market, and I am disappointed that a government agency is considering making a change which will make it impossible for me to continue trading, after all the time, effort and money I have invested. I respectfully request that you NOT change the leverage from 100:1 to 10:1.

Thank you, Lavonna Arms 8000 North 8th Avenue Phoenix, AZ 85021 602-663-3537 Irarms4x@yahoo.com